Q2'26

Earnings Presentation

chime®

Disclaimer

Forward-Looking Statements

This presentation contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended, which statements involve substantial risks and uncertainties. Forward-looking statements generally relate to future events or future financial or operating performance. In some cases, you can identify forward-looking statements by terminology such as "may," "will," "should," "expect," "plan," "anticipate," "could," "would," "intend," "target," "project," "contemplate," "believe," "estimate," "predict," "potential," "goal," "objective," "seek," or "continue," or the negative of these words or other similar terms or expressions that concern Chime's expectations, strategy, plans, or intentions. Forward-looking statements in this presentation may include, among others, statements relating to our future results of operations or financial performance; our business and growth strategy, including future product development plans; our ability to attract and retain Active Members and develop primary account relationships; our market opportunity; the performance of newly launched products and innovations; our technological capabilities; the demand for Chime's products and services; our expectations and management of future growth; and our expectations regarding our industry and traditional banks. Investors should not put undue reliance on any forward-looking statements. Forward-looking statements should not be read as a guarantee of future performance or results, and will not necessarily be accurate indications of the times at, or by, which such performance or results will be achieved, if at all. Forward-looking statements are based on information available at the time those statements are made or on management's good faith beliefs and assumptions as of that time with respect to future events, and are subject to risks and uncertainties that could cause actual performance or results to differ materially from those expressed in, or suggested by, the forward-looking statements. These risks and uncertainties include risks related to our ability to attract and retain Active Members; our relationships with our bank partners; changes in rules and practices concerning interchange fees, card network fees, and other fees and assessments; our ability to maintain and protect our brand; our ability to maintain member satisfaction and provide reliable member support; our ability to develop new products and enhancements for existing products; our reliance on third parties and their systems; our history of net losses and ability to achieve and maintain profitability; and the complex and evolving laws and regulations applicable to our business and the banking ecosystem. Further information on these risks and other factors that could affect our financial results are set forth in our filings with the Securities and Exchange Commission, including in our most recent Quarterly Report on Form 10-Q. In light of these risks and uncertainties, the forward-looking events and circumstances discussed in this presentation may not occur and actual results could differ materially from those anticipated or implied in the forward-looking statements. Moreover, we operate in a very competitive and rapidly changing environment. New risks and uncertainties emerge from time to time, and it is not possible for us to predict all risks and uncertainties that could have an impact on the forward-looking statements contained in this presentation. Except as required by law, Chime does not undertake any obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future developments, or otherwise.

Key Metrics

This presentation includes key metrics that we use to evaluate our operating performance, formulate business plans, prepare budgets and forecasts, and make strategic decisions. Our key metrics include Active Members, Average Revenue Per Active Member ("ARPAM"), and Purchase Volume. Definitions of our key metrics can be found in the appendix to this presentation (the "Appendix").

Non-GAAP Financial Measures

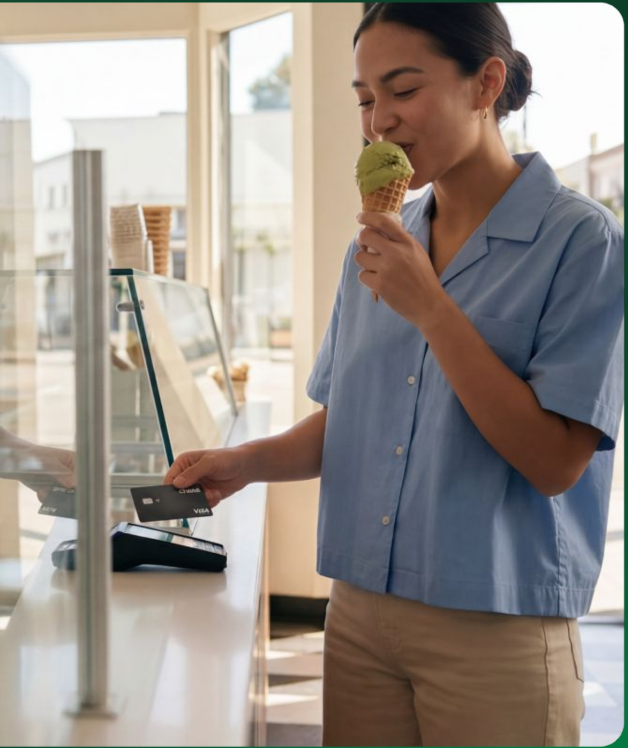
To supplement our consolidated financial information prepared and presented in accordance with U.S. generally accepted accounting principles ("GAAP"), we use certain financial measures that are not prepared in accordance with GAAP, including transaction profit, transaction margin, non-GAAP operating expenses, adjusted EBITDA, and adjusted EBITDA margin, to facilitate analysis of our financial trends and for internal planning and forecasting purposes. We use these non-GAAP financial measures in conjunction with GAAP measures to evaluate our operating performance, formulate business plans, prepare budgets and forecasts, and make strategic decisions, including those relating to operating expenses and the allocation of internal resources. We believe that these non-GAAP financial measures provide useful information to investors, analysts, and others about our business and financial performance, enhance their overall understanding of our performance, and can assist in providing a more consistent and comparable overview of our financial performance across periods. Our definitions may differ from the definitions used by other companies and therefore comparability may be limited. In addition, other companies may not publish these or similar metrics. Further, these metrics have certain limitations in that they do not include the impact of certain expenses that are reflected on our consolidated statements of operations. Accordingly, our non-GAAP financial measures are presented for supplemental purposes only and should be considered in addition to, and not as substitutes for, or in isolation from, measures prepared in accordance with GAAP. A reconciliation of these measures to the most directly comparable GAAP measures is included in the Appendix.

We have not provided the forward-looking GAAP equivalents for certain forward-looking non-GAAP measures included in this presentation and the accompanying conference call, or a GAAP reconciliation, as a result of the uncertainty regarding, and the potential variability of, reconciling items such as stock-based compensation expense. Accordingly, a reconciliation of these forward-looking non-GAAP metrics to their corresponding forward-looking GAAP equivalents is not available without unreasonable effort. However, it is important to note that material changes to reconciling items could have a significant effect on future GAAP results.

Chime is a technology company, not a bank. Banking services are provided by The Bancorp Bank, N.A. or Stride Bank, N.A.; Members FDIC. Chime is not FDIC-insured.

Our Mission

To unite everyday people to unlock their financial progress.



Chime at a glance

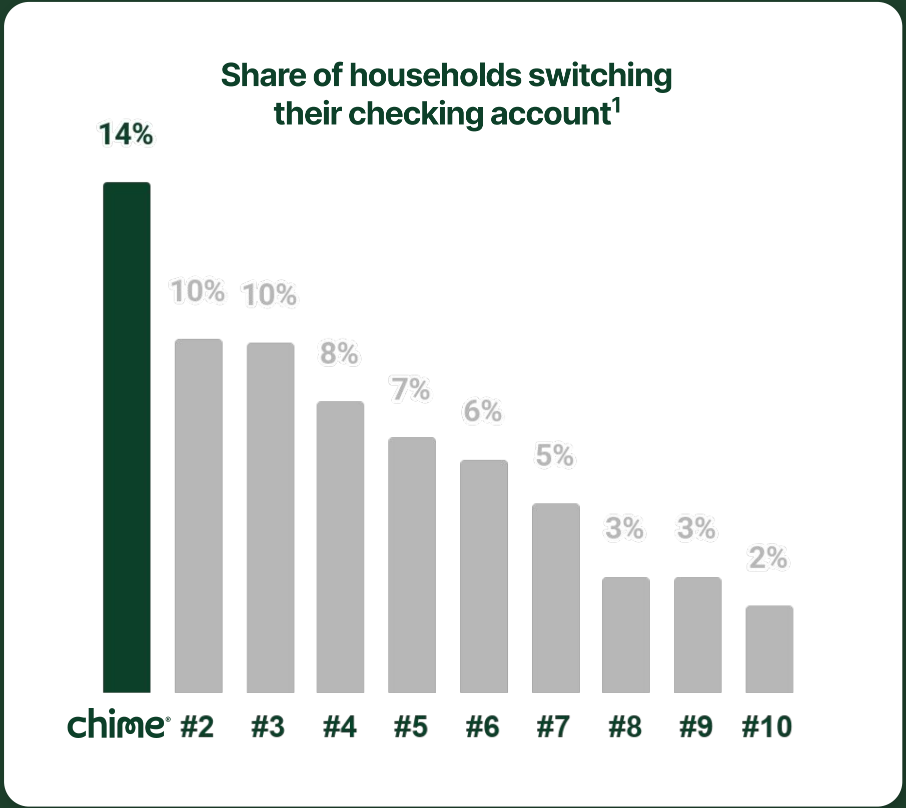
Market Leader	**#1 share of new checking accounts opened in the US**[1] **#1 banking brand** according to TIME[2]
Deep Member Engagement	Majority of our Active Members rely on Chime as their **primary financial relationship**[3] Deep, long-lasting, **multi-product relationships** monetized primarily via payments, **9x+ LTV:CAC**
Proprietary Tech Platform	ChimeCore, our proprietary transaction processing core and ledger has accelerated product velocity, including new Chime Prime and Plus membership tiers, Chime Card, Instant Loans, Chime Invest, and Jade
Large Market Opportunity	**$426B TAM** opportunity[4]

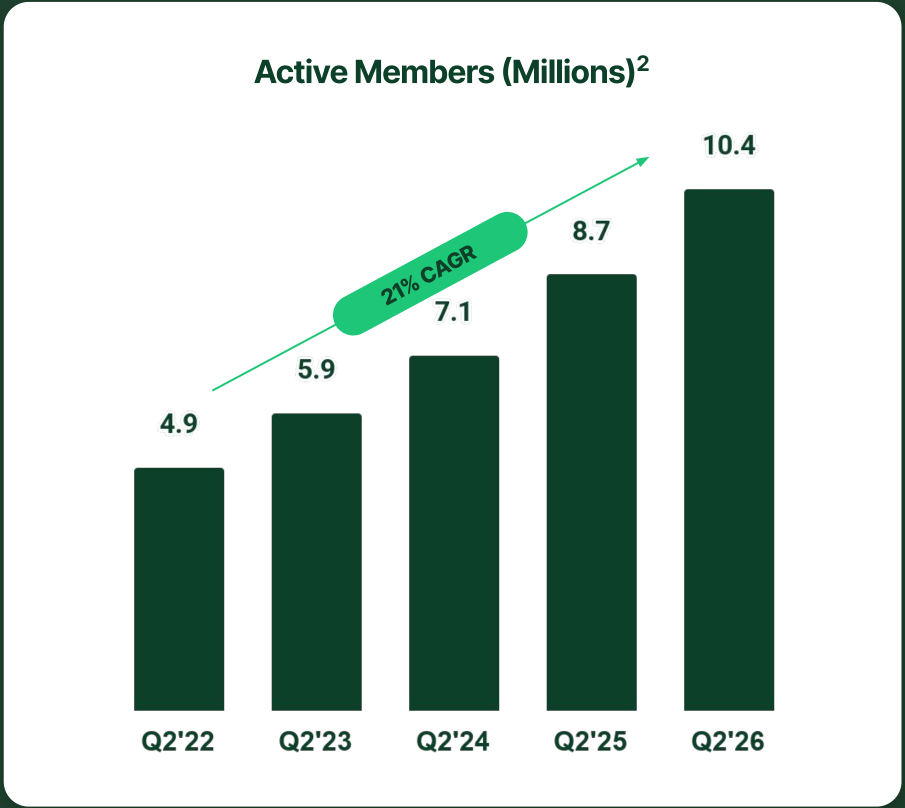
Strong Financial Profile

Growth & Scale	Operating Leverage	Raising FY'26 Outlook
$670M Q2'26 Revenue, +27% Y/Y[5]	**15%** adj. EBITDA margin[5] (+12pp Y/Y) with 60% incremental margin in Q2'26	25-26% revenue growth, $465-$475M adj. EBITDA, GAAP profitable

(1) Based on a blind May 2026 representative survey conducted by Chime using a third-party survey platform, Chime was chosen among listed financial services providers more often by consumers who opened a new personal checking account at a different institution within the preceding six months. Chime offers access to checking accounts used for everyday banking.
(2) According to a national survey published by Time Magazine in 2025 titled "World's Best Brands", which identified Chime as the top brand in the banking category in America, even though Chime is not a bank
(3) "Primary account relationship" or "primary financial relationship" refers to a member who had at least one qualifying direct deposit of $200 or more through Chime in the past calendar month or who made 15 or more purchases using their Chime cards in the past calendar month
(4) According to a report by FS Vector that was commissioned by Chime, the Chime vs. Traditional Retail Banking Study, January 2025 (the "FS Vector Report")
(5) For the quarter ended June 30, 2026 with comparisons to the quarter ended June 30, 2025

More Americans are choosing Chime than any other financial institution





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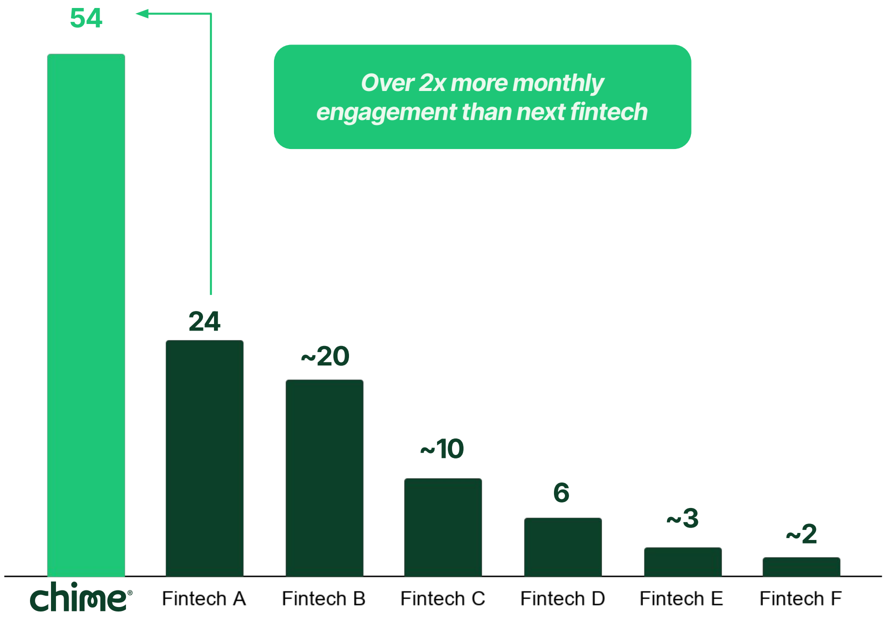
(1) Based on a blind May 2026 representative survey conducted by Chime using a third-party survey platform, Chime was chosen among listed financial services providers more often by consumers who opened a new personal checking account at a different institution within the preceding six months. Chime offers access to checking accounts used for everyday banking.

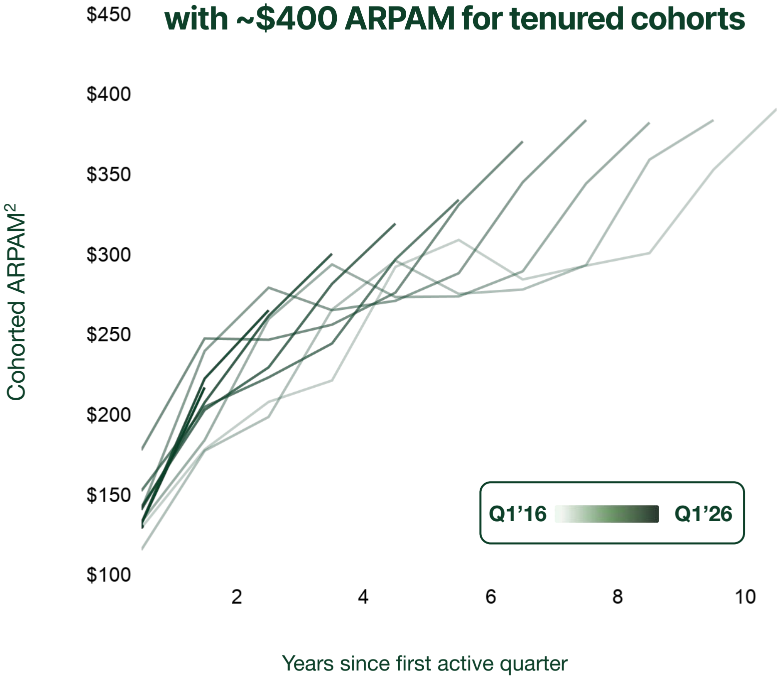
(2) Refer to Glossary for definitions of Key Operating Metrics and Financial Highlights

The *depth* of our engagement is unparalleled in Consumer Fintech, with Avg. Revenue per Active Member (ARPAM) that nearly triples over time

Monthly Transactions per Customer[1]



ARPAM grows as cohorts mature, with ~$400 ARPAM for tenured cohorts

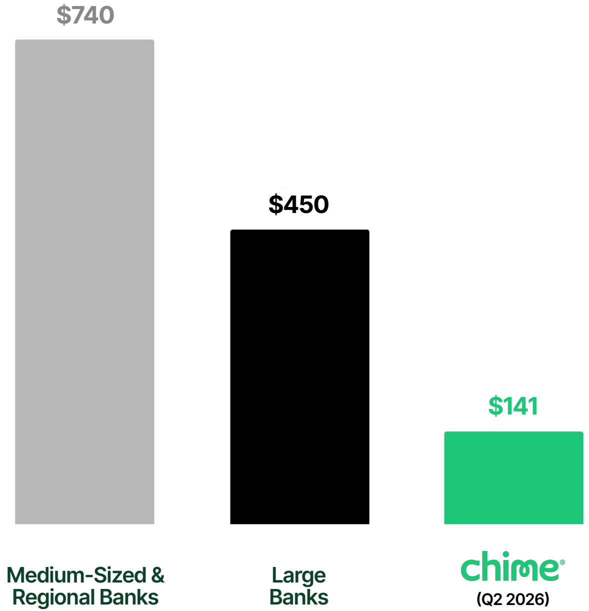


(1) Fintech A estimated based on the number of average weekly transactions made by Cash App cardholders in Q3 2024, disclosed in Block Inc.'s Q3 2024 Shareholder Letter. Presented here multiplied by 4 to estimate the number of monthly transactions; Fintech B estimated based on monthly active customer by quarterly cohort chart presented in the Registration Statement on Form F-1 filed by Nu Holdings, Inc. on December 3, 2021; Fintech C disclosed in Q3'25 investor presentation, Klarna card user purchase frequency based on 12 months of usage for users who signed up for the Klarna card in SWE/DE between Oct-23 and Sep-24; Fintech D disclosed Average Monthly Transactions per Monthly Transacting Member as of Q1'24 in Dave 1Q24 Earnings Presentation; Fintech E reflects transactions within the previous 12-month period ending 12/31/2025, divided by active accounts at the end of the period. TPA ex. PSP excludes both unbranded card processing transactions and unbranded active accounts (primarily Braintree) as of Q4'FY25 divided by 12, from PayPal 4Q & FY'25 Performance; Fintech F disclosed Affirm cardholders transacting more than 20 times per year as of 9/10/2025

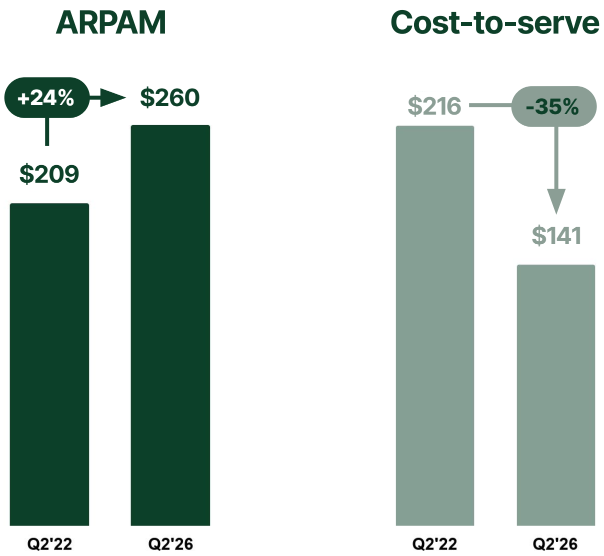
(2) ARPAM of our Active Members each year since the origination of their quarterly cohort, for quarterly cohorts for the first quarter of each year since 2016

Our 3-5x cost advantage continues to expand, enabling us to profitably serve the largest segment of the market

Cost-to-serve[1]

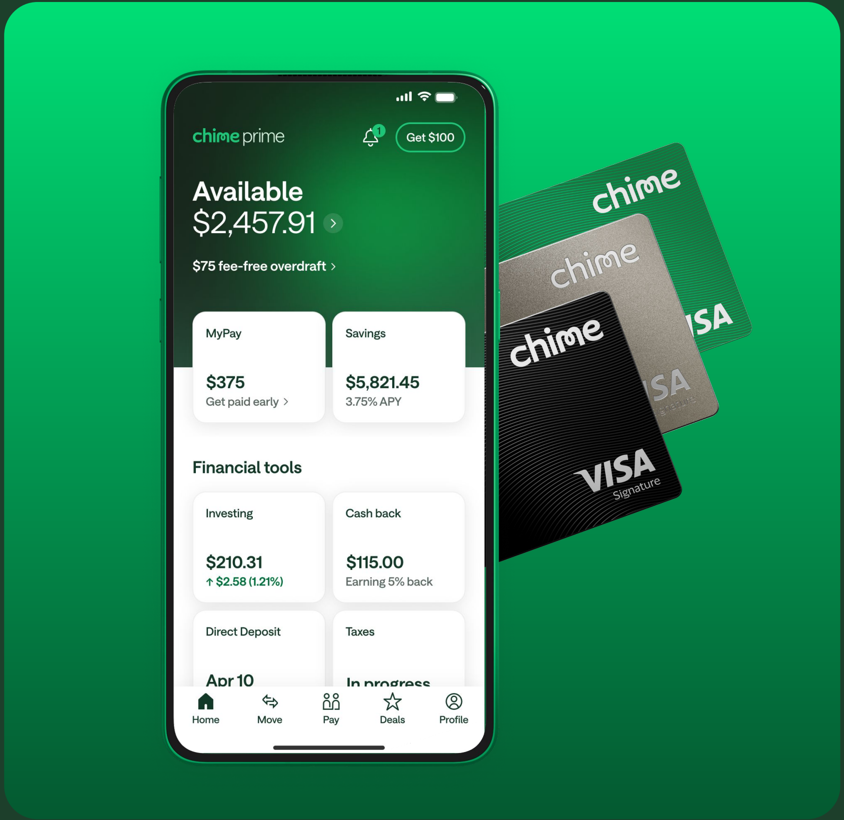


We've expanded ARPAMs while consistently reducing our cost-to-serve[1]



(1) Bank average cost-to-serve for 2023 (in each case, excluding marketing costs) for the three largest banks by U.S. deposit volume (Bank of America, J.P. Morgan Chase, and Wells Fargo) and for a group of medium-sized and regional banks (BMO, KeyBank, PNC Bank, TD Bank, and U.S. Bank), from Chime commissioned FS Vector Report. Chime ARPAM presented for Q1 2025 and cost to serve presented for full year 2024. Chime's average cost-to-serve a deposit customer is defined as the sum of cost of revenue and operating expenses, excluding transaction and risk losses associated with our liquidity products, customer acquisition expenses, depreciation and amortization relating to operating expenses, and stock-based compensation divided by the average of the number of Active Members at the beginning and end of the quarter specified.

Chime offers *the* most rewarding banking for everyday Americans



Up to 5% cash back rewards

High yield savings: up to 3.75% APY

Fee free overdraft

Low-cost earned wage access

Instant loans

Chime Invest

Automatic savings tools

47,000+ fee-free ATM network

Grow your credit score 70+ points

Lifestyle perks

No min balances or maintenance fees

We're moving faster and accelerating results across our business

Accelerated both Active Member and PV growth

- Actives up 20% Y/Y in Q2, with 1.7M net new Actives over L12M, our strongest pace ever
- Accelerated PV and OIT volume growth to 20%, with credit mix[1] up to 27% in Q2

Chime Prime broadens appeal and deepens engagement

- Fueled accelerated direct deposit growth and higher share of wallet
- Chime Prime members have more than 2x the ARPAM of our average Active Member

Transformative wins for Chime Enterprise

- Signed Allied Universal, one of the largest US employers with 320k employees, and a national retailer with ~35k employees
- Everest Group recognized Chime Workplace as the Most Visionary Major Contender in EWA

MyPay transaction profit $'s grew >3x Y/Y

- Originated $4.5B of MyPay volume in Q2 while reducing losses to 0.9%
- Rolling out higher MyPay limits in Q3, another lever to maximize transaction profit dollars

Instant Loans scaling at attractive unit margins

- Origination volume grew nearly 70% Q/Q to $300M in Q2 driven by Prime pre-qualification
- Continued strong loss rate performance, with up to 50% lower loss rates for repeat loans

Accelerated product velocity with Chime Invest launch

- Provides access to managed portfolios and self-directed brokerage, directly in Chime app
- Members can now make Chime their primary banking, savings, and investing relationship

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Refer to Glossary for definitions
(1) Credit mix defined as total Purchase Volume conducted on a credit card (Chime Card or Credit Builder) as a percentage of total Purchase Volume for that same time period.

Q2’26

Financial Results

We accelerated revenue growth to 27% Y/Y, drove 12pp of adj EBITDA margin expansion, and delivered GAAP profit for 2nd straight quarter

Key Operating Metrics

	Q2'26	Y/Y
Active Members	10.4M	+20%
Purchase Volume	$38.0B	+17% *+20% with OIT*
ARPAM	$260	+6%

Financial Highlights

	Q2'26	Y/Y	Margin
Revenue	$670M	+27%	–
Gross Profit	$595M	+29%	89%
Transaction Profit	$492M	+36%	73%
Adjusted EBITDA	$102M	+535%	15% *+12 pp Y/Y*
Net Income	$28M	NM	4%

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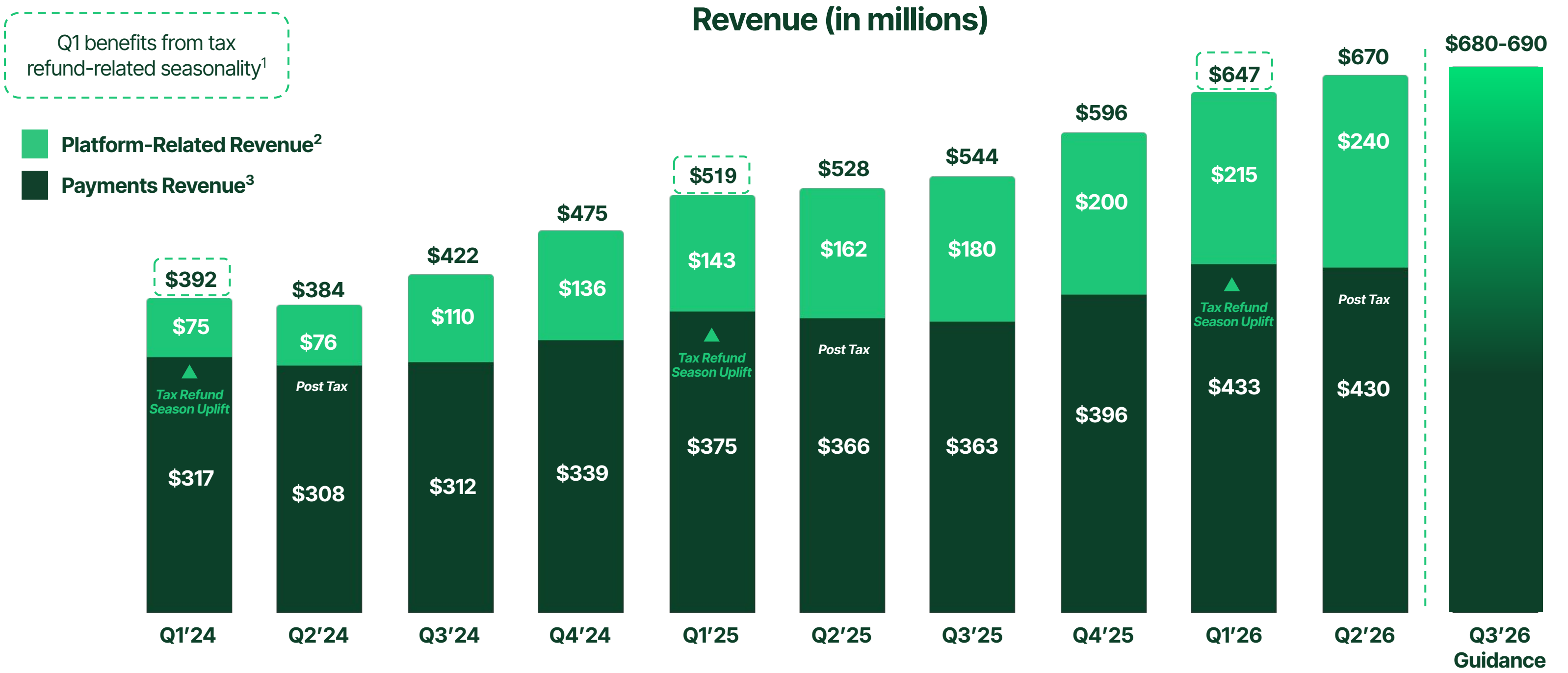
Refer to Glossary for definitions of Key Operating Metrics and Financial Highlights

Revenue

Revenue accelerated as a result of faster growth in both Actives and ARPAM coming off our successful launch of Chime Prime



	Q1'24	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26	Q3'26 Guidance
Revenue Y/Y	26%	25%	32%	39%	32%	37%	29%	25%	25%	27%	25% - 27%

(1) Tax refund-related activity in Q1 each year drives seasonally higher levels of re-engaged Active Members, Purchase Volume, ARPAM, and Revenue. This is partly offset by lower liquidity product utilization given seasonally higher account balances.
(2) We earn platform-related revenue from other products offered to our members that provide additional convenience, financial management tools, and access to liquidity. These products include access to ATMs, MyPay, high yield savings, third-party partnerships, SpotMe, cash deposits, and Outbound Instant Transfer (OIT).
(3) We recognize payments revenue based on interchange fees generated from purchase transactions made by members using their Chime-branded debit and credit cards

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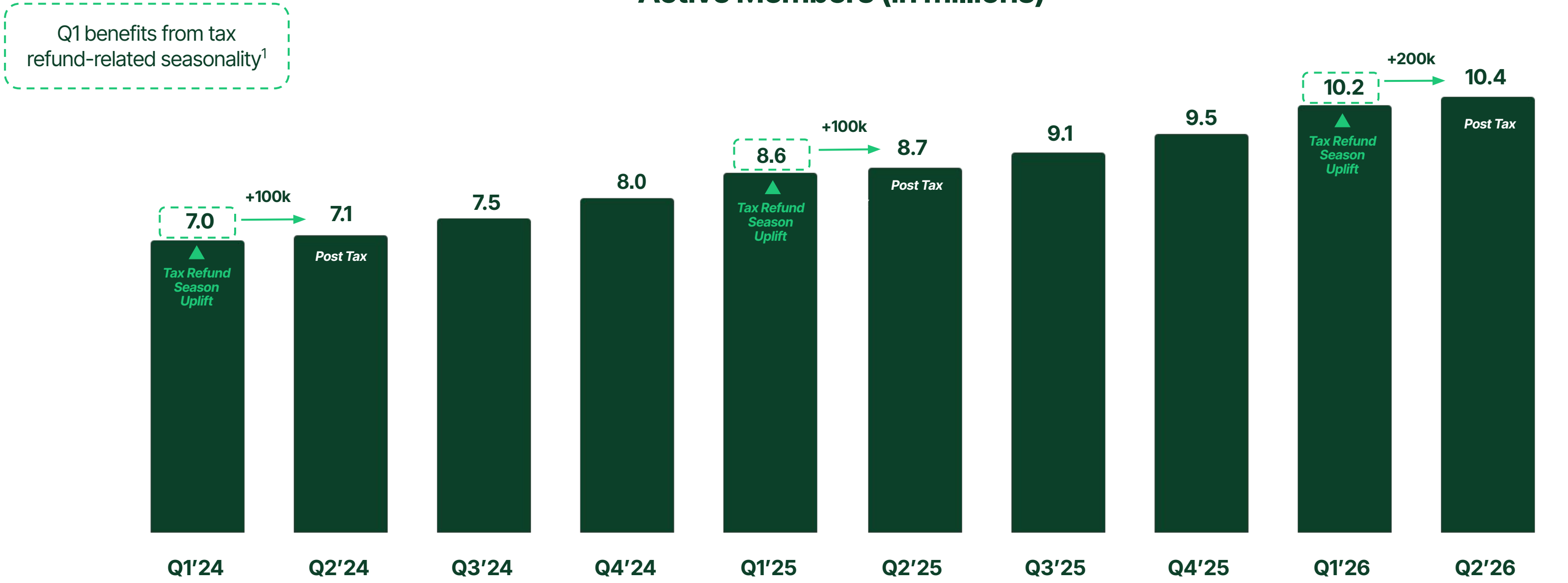
Active Members

In Q2, we accelerated Active Member growth to 20% Y/Y, with 1.7M net new Active Members over the last 12 months, our fastest pace ever

Active Members (in millions)

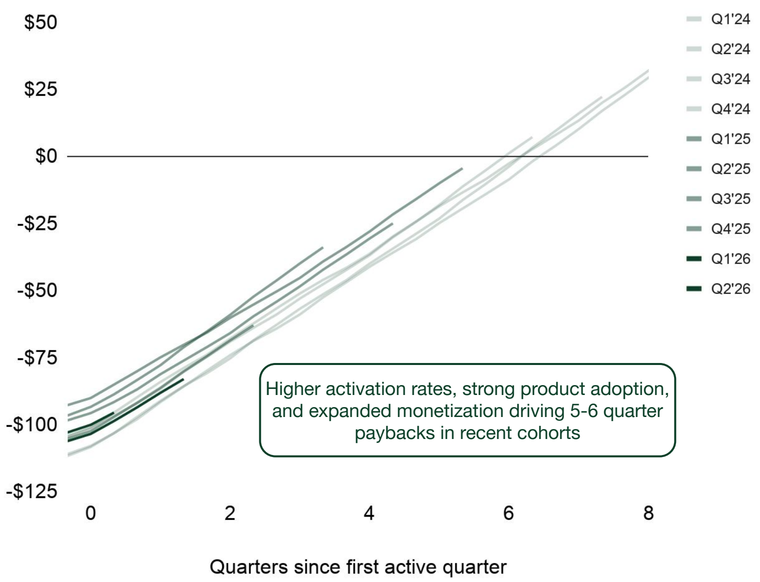


	Q1'24	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26
Active Members Y/Y	21%	19%	19%	21%	23%	23%	21%	19%	19%	20%

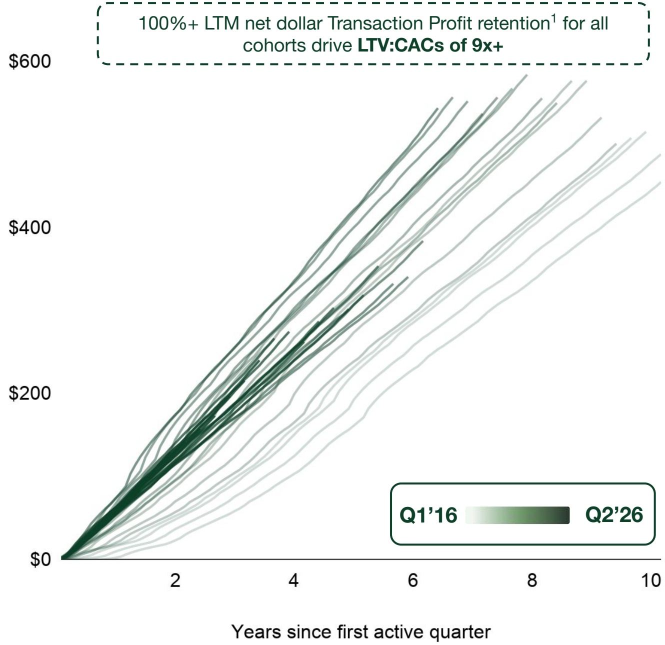
(1) Tax refund-related activity in Q1 each year drives seasonally higher levels of re-engaged Active Members, Purchase Volume, ARPAM, and Revenue. This is partly offset by lower liquidity product utilization given seasonally higher account balances.

We accelerated Active Member growth while also improving unit economics, with LTV:CACs now at 9x+

Cumulative Transaction Profit less CAC per Original Active Member by Cohort



Cumulative Transaction Profit per Original Active Member by Quarterly Cohort



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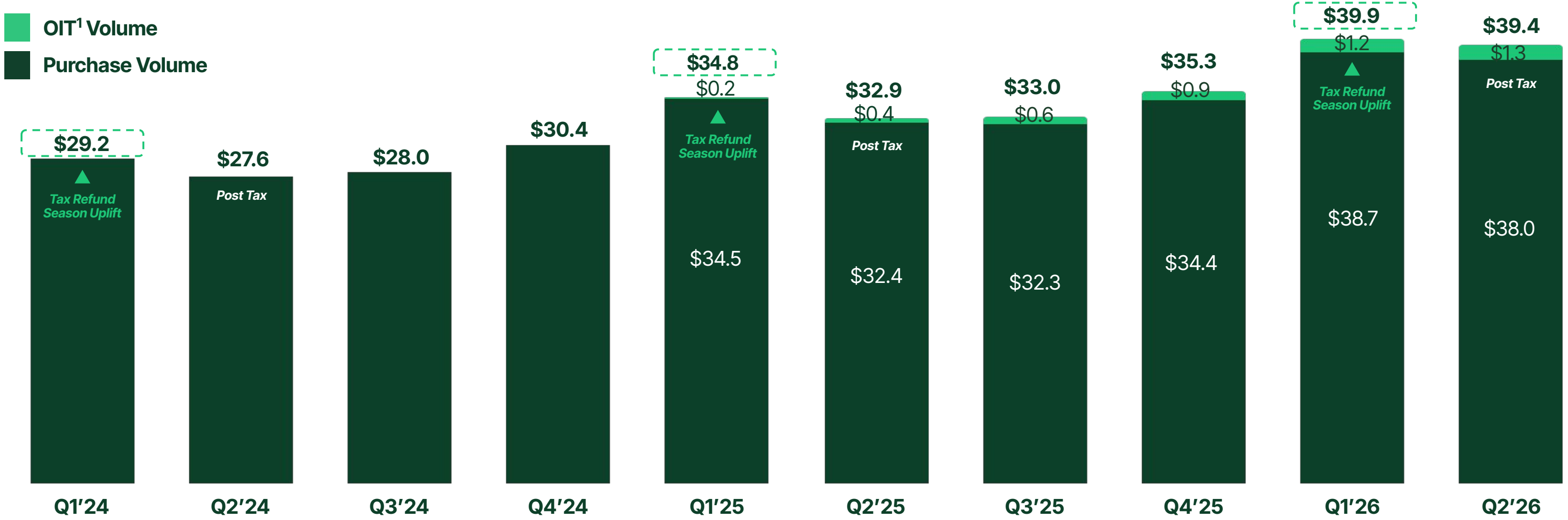
(1) Net dollar Transaction Profit retention is a measure of the total transaction profit retained by existing members across periods net of churn. We calculate net dollar transaction profit retention by dividing transaction profit in the current period from all members that first became active at least one year prior to such period, by transaction profit from those same members in the prior period, inclusive of any members that have churned. We only include members that first became active at least one year prior to avoid comparing a full period of transaction profit in the current period to a partial period of transaction profit in the prior period. For purposes of this calculation, we measure transaction profit for the trailing 365 days for each period to aid comparability from period to period in light of leap years.

Purchase and OIT volume growth accelerated to 20% Y/Y in Q2, fueled by higher-spending Chime Prime members, with credit mix up to 27%

Purchase and OIT Volume (in billions)



Q1 benefits from tax refund-related seasonality[2]

	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26
Credit Mix[3]	16%	16%	16%	19%	23%	27%
PV + OIT Volume Y/Y	19%	19%	18%	16%	15%	20%
Payments + OIT Revenue Y/Y	20%	21%	20%	21%	19%	21%

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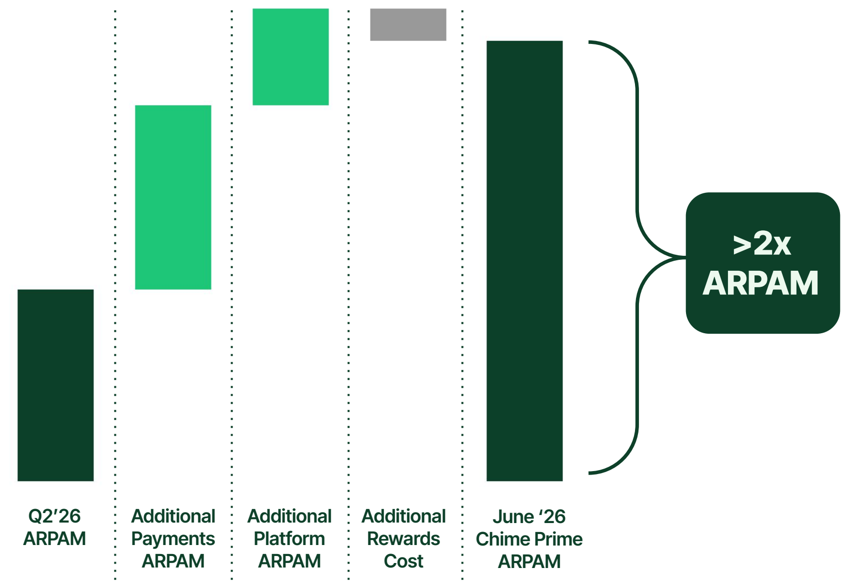
(1) OIT is an 'OCT push' transaction that allows members to transfer funds instantly to an external account (e.g. P2P app, investment account, or another bank account) directly from the Chime app over the Visa rails
(2) Tax refund-related activity in Q1 each year drives seasonally higher levels of re-engaged Active Members, Purchase Volume, ARPAM, and Revenue. This is partly offset by lower liquidity product utilization given seasonally higher account balances.
(3) Credit mix defined as total purchase volume conducted on a credit card (Chime Card or Credit Builder) as a percentage of total Purchase Volume for that same time period

Chime Prime Members have over twice the ARPAM of our average Active Member, net of reward costs, and higher LTVs

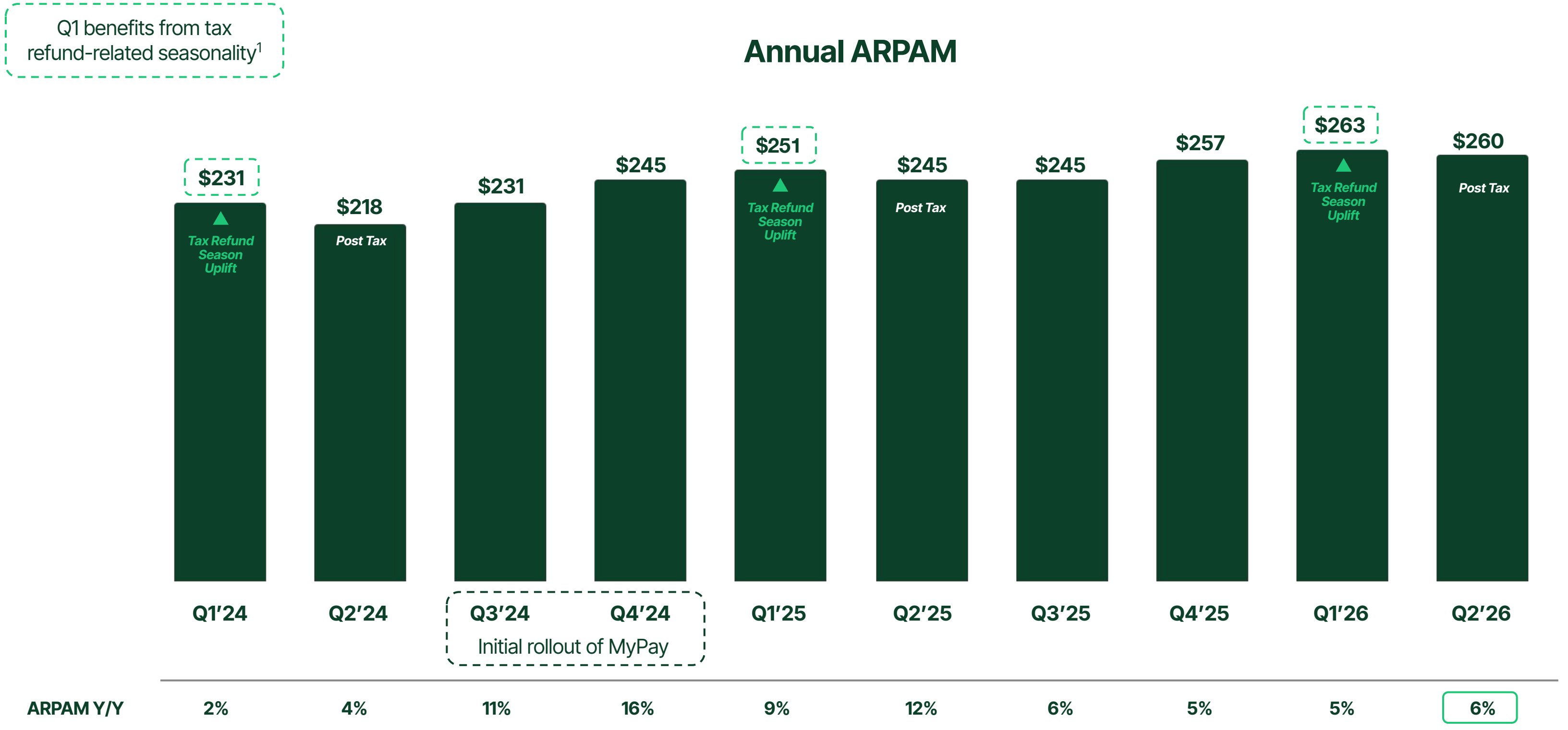
Rewards help attract and retain higher-quality Chime Prime members, with strong ROI



Chime Prime drives LTVs higher:

- Incentivizes conversion to and retention of recurring direct deposit
- Higher wallet share and Chime Card adoption drive more Payments ARPAM, net of rewards
- Higher MyPay limits and Instant Loan prequalification generate more Platform-related revenue, at low loss rates

ARPAM growth accelerated to 6% Y/Y to $260 in Q2, fueled by continued product innovation and deeper engagement

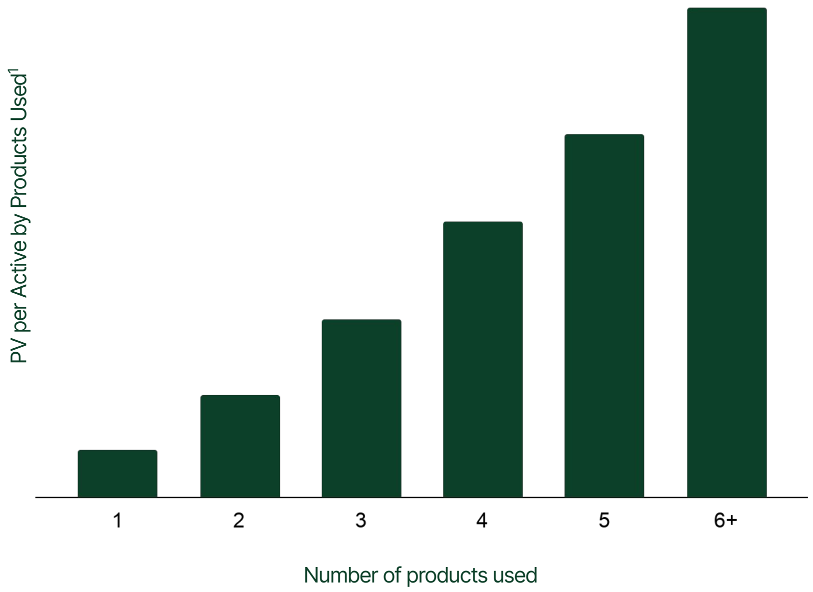


(1) Tax refund-related activity in Q1 each year drives seasonally higher levels of re-engaged Active Members, Purchase Volume, ARPAM, and Revenue. This is partly offset by lower liquidity product utilization given seasonally higher account balances.

ARPAM

Product attach drives deeper engagement and reinforces core spend relationship – and recent product velocity strengthens this trend

We capture a greater share of wallet as we deepen engagement across our product suite



Recent product launches

- Chime Prime
- Chime Card
- Instant Loans
- Chime+
- Chime Workplace
- Chime Invest
- Expert-managed portfolios[2]
- Self-directed brokerage
- Jade AI co-pilot
- Spending Insights

Upcoming 2026 Product Roadmap

- Line of Credit
- Joint Accounts
- Trump Accounts
- Subscription management
- Budgeting

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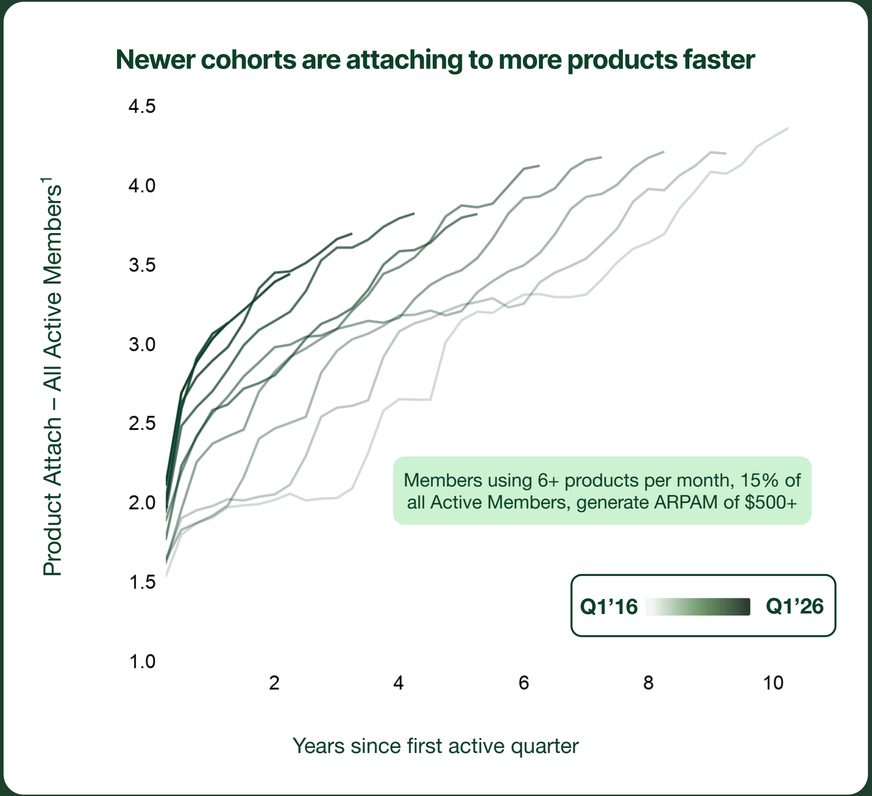
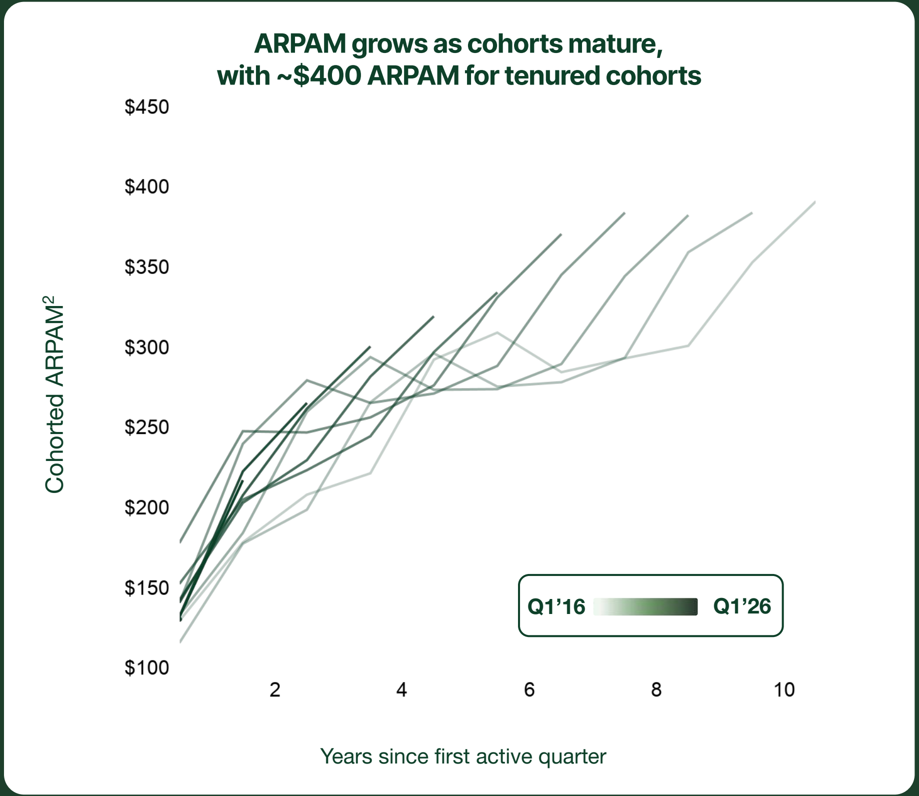
(1) Average Purchase Volume per Active Member per month based on the number of products that Active Members used in June 2026.
(2) Investment advisory services provided by Atomic Invest LLC ("Atomic"), an SEC registered investment adviser.

We're driving higher attach rates across our growing product ecosystem, with tenured cohorts reaching ARPAMs of ~$400





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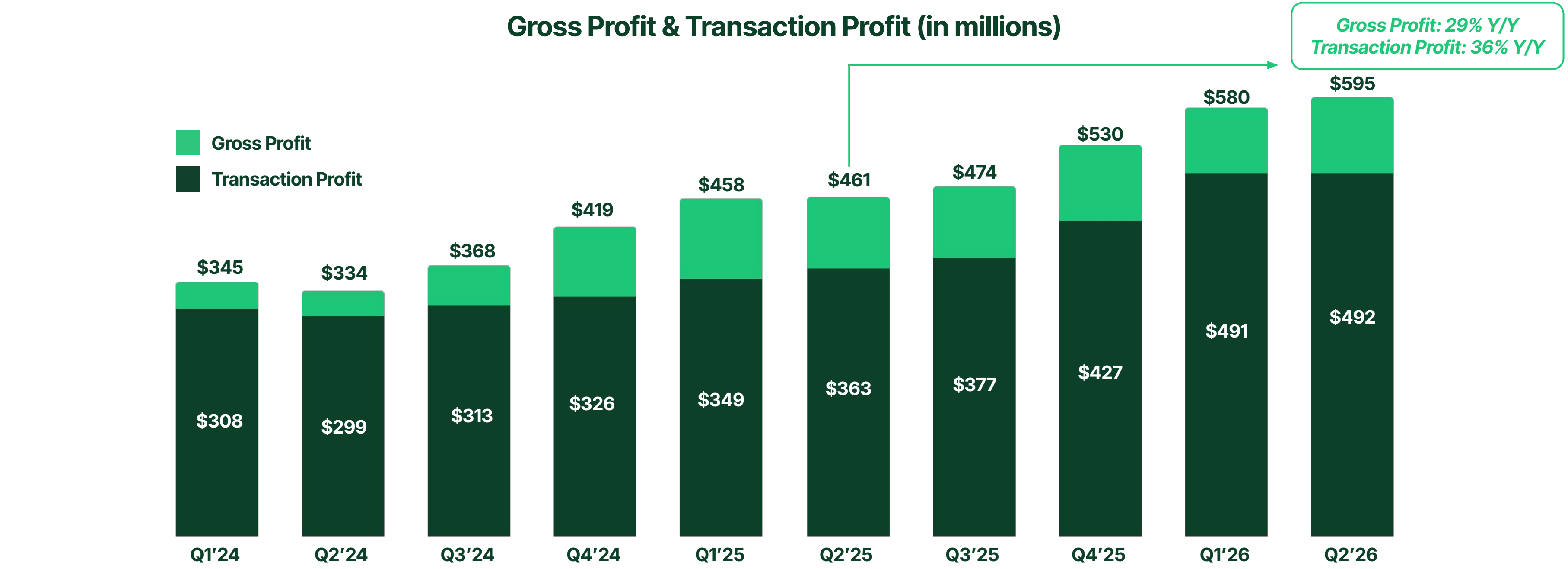
(1) The average number of products that our Active Members have used each month, since the origination of their cohort, for quarterly cohorts for the first quarter of each year since 2016
(2) ARPAM of our Active Members each year since the origination of their quarterly cohort, for quarterly cohorts for the first quarter of each year since 2016

In Q2, we added 4pp of transaction margin Y/Y driven by lower liquidity product loss rates



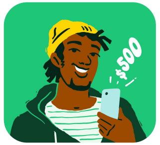
	Q1'24	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26
Gross Margin %	88%	87%	87%	88%	88%	87%	87%	89%	90%	89%
Transaction Margin %	79%	78%	74%	69%	67%	69%	69%	72%	76%	73%

Primary accounts enable us to offer low cost credit products at scale, with low credit risk

Chime credit products
- Low cost liquidity for everyday transactions and episodic use cases
- Loved by members

Our competitive advantages
- Privileged repayment position from recurring direct deposits
- Underwritten by rich, first-party data
- Proprietary tech stack

Low credit risk
- Short duration
- Small dollar
- Highly diffused across our large, highly-engaged member base



	SpotMe	**MyPay**	**Instant Loans**
Product	Overdraft protection	On demand payroll	3-12 month installment loans
Avg. Repayment Term	<7 days	<14 days	~6 months
Avg. Transaction Size	~$20	~$85	~$200
Q2'26 Origination Volume	$6.0B	$4.5B	$0.3B
Q2'26 Loss Rates	<0.4%	0.9%	5.4%

Down ~50% since first launched

Annualized loss rates improvements of up to 50% for repeat borrowers vs. first-time loans

In Q2, we more than tripled MyPay transaction profit $'s Y/Y with loss rates of 0.9%

Tax refunds drive seasonally lower liquidity product utilization in Q1[1]

	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26
MyPay Transaction Profit ($M)	$23	$41	$59	$64	$73 (+3x Y/Y)
Revenue	$78M	$88M	$103M	$104M	$115M
Transaction Margin	30%	46%	58%	62%	64%
Loss Rates	1.4%	1.2%	1.0%	1.0%	0.9%

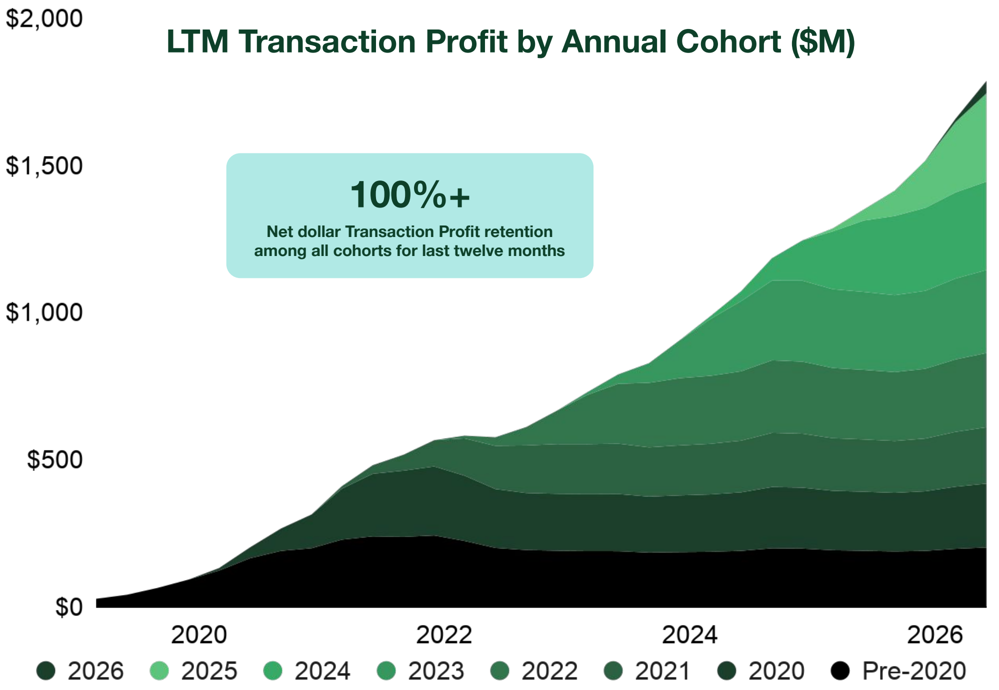
(1) Tax refund-related activity in Q1 each year drives seasonally higher levels of re-engaged Active Members, Purchase Volume, ARPAM, and Revenue. This is partly offset by lower liquidity product utilization given seasonally higher account balances.

We are compounding growth across Actives (+20%), ARPAM (+6%) and txn margin (+4pp), with 36% Y/Y TP growth in Q2 and 100%+ TP retention

Accelerated growth in Active Members and expanded LTV:CACs to 9x+

Deeper engagement drives ARPAM of ~$400 for tenured cohorts

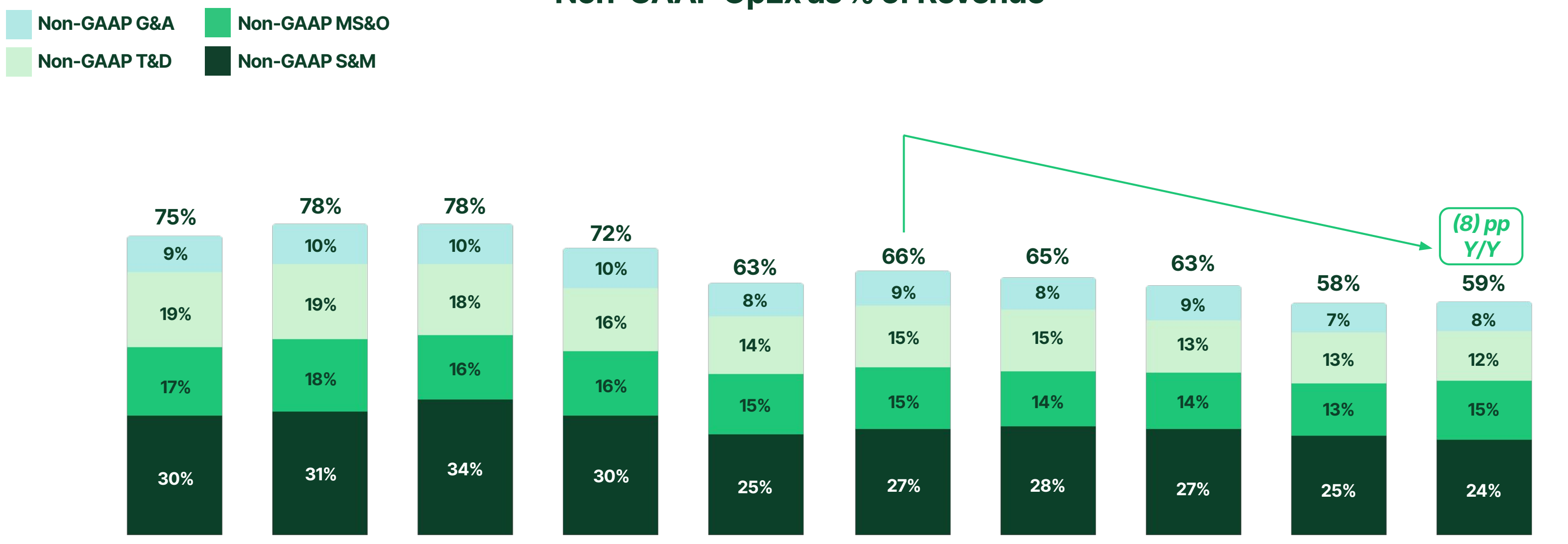
Margin expansion driven by ChimeCore and DD-based underwriting



Non-GAAP OpEx

Attractive unit economics allow us to drive operating leverage, with non-GAAP OpEx as a % of revenue improving 8pp Y/Y in Q2

Non-GAAP OpEx as % of Revenue[1]



	Q1'24	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26
Total	75%	78%	78%	72%	63%	66%	65%	63%	58%	59%
Non-GAAP G&A	9%	10%	10%	10%	8%	9%	8%	9%	7%	8%
Non-GAAP T&D	19%	19%	18%	16%	14%	15%	15%	13%	13%	12%
Non-GAAP MS&O	17%	18%	16%	16%	15%	15%	14%	14%	13%	15%
Non-GAAP S&M	30%	31%	34%	30%	25%	27%	28%	27%	25%	24%
Non-GAAP OpEx (in millions)	$294	$298	$330	$341	$328	$350	$352	$374	$376	$393

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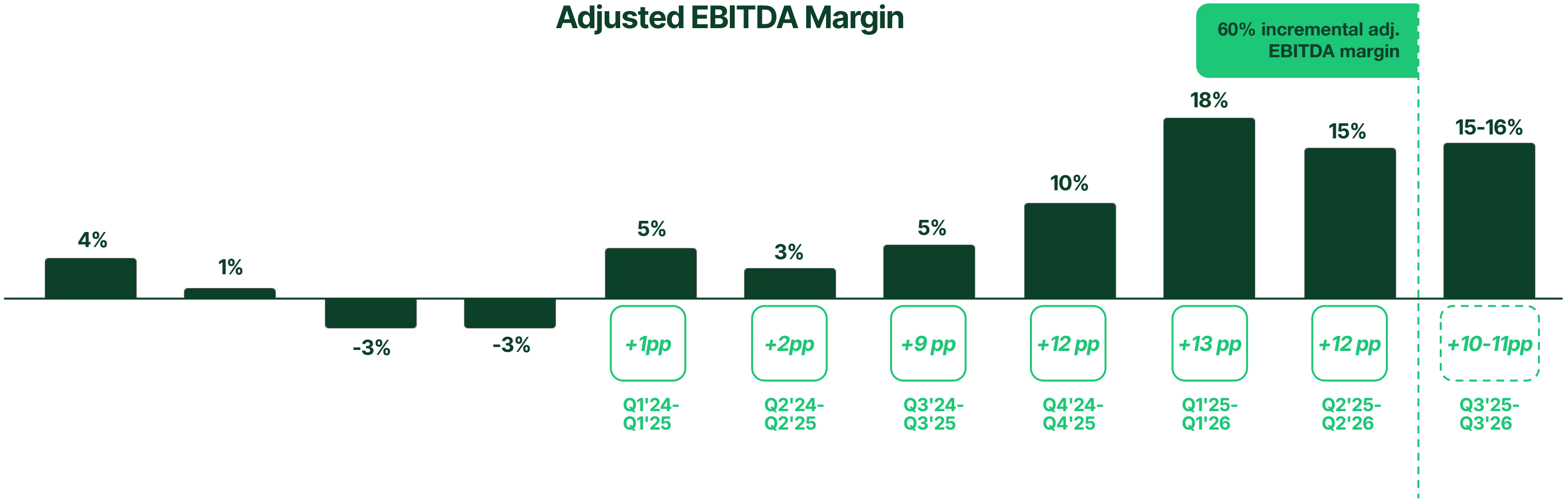
(1) Non-GAAP Operating Expenses exclude stock-based compensation expense and certain expenses that do not reflect our core operations and may vary significantly from period to period, including restructuring charges, impairment expenses, and certain legal and regulatory charges. Non-GAAP operating expenses also exclude transaction and risk loss and depreciation and amortization. Please see the reconciliation from GAAP to non-GAAP measures contained in the Appendix.

In Q2, we drove 12pp of Y/Y adj. EBITDA margin expansion, with incremental margin of 60%, and generated $28M of GAAP net income

Adjusted EBITDA Margin



	Q1'24	Q2'24	Q3'24	Q4'24	Q1'25	Q2'25	Q3'25	Q4'25	Q1'26	Q2'26	Q3'26 Guidance
Adj. EBITDA (in millions)	$15	$3	$(14)	$(12)	$25	$16	$29	$57	$119	$102	$105 - $110
Net Income (in millions)	$16	$0	$(22)	$(20)	$13	$(923)[1]	$(55)	$(45)	$53	$28	

(1) Q2'25 net loss was primarily driven by stock-based compensation expense recognized upon the IPO related to service periods prior to Q2'25.

Guidance

We are raising our full year guide on both top and bottom lines, and expect to remain GAAP profitable each quarter in 2026

Chime's financial outlook for the third quarter and full year 2026

	Q3'26	Full Year 2026
Revenue	**$680 to $690 million**	**$2.725 to $2.745 billion** *Prior: $2.66 to $2.69 billion*
Y/Y Growth	25% to 27%	25% to 26%
Adjusted EBITDA	**$105 to $110 million**	**$465 to $475 million** *Prior: $416 to $431 million*
Adjusted EBITDA Margin	15% to 16%	17%

Incremental adj. EBITDA margin of ~63% for FY

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Appendix

GAAP to non-GAAP reconciliation: transaction profit and margin

(in thousands, except percentages)	Three months ended March 31, 2024	June 30, 2024	September 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025	September 30, 2025	December 31, 2025	March 31, 2026	June 30, 2026
Revenue	**$ 391,972**	**$ 384,214**	**$ 421,871**	**$ 475,212**	**$ 518,744**	**$ 528,149**	**$ 543,519**	**$ 596,358**	**$ 647,387**	**$ 669,768**
Gross profit	**$ 344,525**	**$ 333,710**	**$ 368,355**	**$ 419,168**	**$ 458,326**	**$ 461,029**	**$ 474,118**	**$ 530,250**	**$ 580,313**	**$ 594,873**
Gross margin	88%	87%	87%	88%	88%	87%	87%	89%	90%	89%
Adjusted for: Transaction and risk losses	36,038	35,000	55,159	93,490	109,145	98,247	97,053	102,878	88,905	103,287
Transaction profit	**$ 308,487**	**$ 298,710**	**$ 313,196**	**$ 325,678**	**$ 349,181**	**$ 362,782**	**$ 377,065**	**$ 427,372**	**$ 491,408**	**$ 491,586**
Transaction margin	79%	78%	74%	69%	67%	69%	69%	72%	76%	73%

GAAP to non-GAAP reconciliation: adjusted EBITDA and adjusted EBITDA margin

	Three months ended									
(in thousands, except percentages)	March 31, 2024	June 30, 2024	September 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025	September 30, 2025	December 31, 2025	March 31, 2026	June 30, 2026
Net income (loss)	**$ 15,903**	**$ 385**	**$ (22,026)**	**$ (19,606)**	**$ 12,939**	**$ (923,376)**	**$ (54,722)**	**$ (44,777)**	**$ 53,456**	**$ 27,850**
Net margin	4%	0%	(5%)	(4%)	2%	(175%)	(10%)	(8%)	8%	4%
Adjusted for:										`
Depreciation and amortization expense	5,234	6,117	6,897	7,122	7,258	7,411	7,514	7,817	7,665	7,557
Other (income) expense, net[1]	(10,509)	(9,904)	(10,817)	(8,235)	(5,354)	(6,215)	(10,268)	(9,037)	(7,748)	(6,741)
Provision (benefit) for income taxes	(362)	78	2,199	695	1,552	(1,047)	280	46	455	213
Stock based compensation and related payroll tax	5,175	6,419	10,134	8,117	8,696	928,062	85,953	70,113	64,816	71,198
Stock-based charitable contribution expense[2]	–	–	–	–	–	11,168	–	–	–	1,495
Third-party processor termination costs[3]	–	–	–	–	–	–	–	32,564	–	–
Adjusted EBITDA	**$ 15,441**	**$ 3,095**	**$ (13,613)**	**$ (11,907)**	**$ 25,091**	**$ 16,003**	**$ 28,757**	**$ 56,746**	**$ 118,644**	**$ 101,572**
Adjusted EBITDA margin	4%	1%	(3%)	(3%)	5%	3%	5%	10%	18%	15%

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(1) Relates primarily to interest income, which consists of interest and dividends earned on our cash and cash equivalents and marketable securities
(2) Relates to expenses for the 1% pledge, committing to donate 1% of Chime's equity as of our pledge date, or 3,210,192 shares of our Class A common stock, over the next 10 years to fund the Chime Scholars Foundation
(3) Consists of one-time costs incurred in connection with ceasing the use of our third-party payment processor

GAAP to non-GAAP reconciliation: operating expenses

	Three months ended									
(in thousands, except percentages)	March 31, 2024	June 30, 2024	September 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025	September 30, 2025	December 31, 2025	March 31, 2026	June 30, 2026
Member support and operations	$ 68,068	$ 69,821	$ 70,054	$ 78,913	$ 78,609	$ 203,097	$ 83,658	$ 92,614	$ 95,399	$ 109,555
Member support and operations % of revenue	17%	18%	17%	17%	15%	38%	15%	16%	15%	16%
Adjusted for: stock based compensation and related payroll tax	(1,063)	(1,010)	(776)	(771)	(1,124)	(122,586)	(10,172)	(8,325)	(8,936)	(9,515)
Non-GAAP member support and operations	**$ 67,005**	**$ 68,811**	**$ 69,278**	**$ 78,142**	**$ 77,485**	**$ 80,511**	**$ 73,486**	**$ 84,289**	**$ 86,463**	**$ 100,040**
Non-GAAP member support and operations % of revenue	17%	18%	16%	16%	15%	15%	14%	14%	13%	15%
Sales and marketing	$ 117,047	$ 118,021	$ 143,123	$ 141,569	$ 132,573	$ 185,006	$ 153,608	$ 164,197	$ 165,431	$ 164,159
Sales and marketing % of revenue	30%	31%	34%	30%	26%	35%	28%	28%	26%	25%
Adjusted for: stock based compensation and related payroll tax	(225)	(275)	(473)	(383)	(483)	(43,403)	(4,128)	(5,156)	(4,593)	(4,521)
Non-GAAP sales and marketing	**$ 116,822**	**$ 117,746**	**$ 142,650**	**$ 141,186**	**$ 132,090**	**$ 141,603**	**$ 149,480**	**$ 159,041**	**$ 160,838**	**$ 159,638**
Non-GAAP sales and marketing % of revenue	30%	31%	34%	30%	25%	27%	28%	27%	25%	24%

Non-GAAP Operating Expenses exclude stock-based compensation expense and certain expenses that do not reflect our core operations and may vary significantly from period to period, including restructuring charges, impairment expenses, and certain legal and regulatory charges. Non-GAAP operating expenses also exclude transaction and risk loss and depreciation and amortization.

GAAP to non-GAAP reconciliation: operating expenses

	Three months ended									
(in thousands, except percentages)	March 31, 2024	June 30, 2024	September 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025	September 30, 2025	December 31, 2025	March 31, 2026	June 30, 2026
Technology and development	$ 74,930	$ 75,371	$ 80,400	$ 78,874	$ 77,882	$ 621,754	$ 123,942	$ 111,347	$ 109,780	$ 112,111
Technology and development % of revenue	19%	20%	19%	17%	15%	118%	23%	19%	17%	17%
Adjusted for: stock based compensation and related payroll tax	(1,567)	(2,689)	(4,418)	(3,749)	(3,703)	(540,216)	(40,270)	(32,368)	(27,425)	(29,140)
Non-GAAP technology and development	**$ 73,363**	**$ 72,682**	**$ 75,982**	**$ 75,125**	**$ 74,179**	**$ 81,538**	**$ 83,672**	**$ 78,979**	**$ 82,355**	**$ 82,971**
Non-GAAP technology and development % of revenue	19%	19%	18%	16%	14%	15%	15%	13%	13%	12%
General and administrative	$ 39,252	$ 41,638	$ 46,645	$ 49,694	$ 47,173	$ 279,667	$ 76,575	$ 108,698	$ 70,467	$ 80,142
General and administrative % of revenue	10%	11%	11%	10%	9%	53%	14%	18%	11%	12%
Adjusted for: stock based compensation and related payroll tax	(2,320)	(2,445)	(4,467)	(3,214)	(3,386)	(221,857)	(31,383)	(24,284)	(23,862)	(28,022)
Adjusted for: stock-based charitable contribution	–	–	–	–	–	(11,168)	–	–	–	(1,495)
Adjusted for: Third-party processor termination cost	–	–	–	–	–	–	–	32,564	–	–
Non-GAAP general and administrative	**$ 36,932**	**$ 39,193**	**$ 42,178**	**$ 46,480**	**$ 43,787**	**$ 46,642**	**$ 45,192**	**$ 51,850**	**$ 46,605**	**$ 50,625**
Non-GAAP general and administrative % of revenue	9%	10%	10%	10%	8%	9%	8%	9%	7%	8%

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Non-GAAP Operating Expenses exclude stock-based compensation expense and certain expenses that do not reflect our core operations and may vary significantly from period to period, including restructuring charges, impairment expenses, and certain legal and regulatory charges. Non-GAAP operating expenses also exclude transaction and risk loss and depreciation and amortization.

GAAP to non-GAAP reconciliation: operating expenses

	Three months ended									
(in thousands, except percentages)	March 31, 2024	June 30, 2024	September 30, 2024	December 31, 2024	March 31, 2025	June 30, 2025	September 30, 2025	December 31, 2025	March 31, 2026	June 30, 2026
Non-GAAP member support and operations	$ 67,005	$ 68,811	$ 69,278	$ 78,142	$ 77,485	$ 80,511	$ 73,486	$ 84,289	$ 86,463	$ 100,040
Non-GAAP sales and marketing	$ 116,822	$ 117,746	$ 142,650	$ 141,186	$ 132,090	$ 141,603	$ 149,480	$ 159,041	$ 160,838	$ 159,638
Non-GAAP technology and development	$ 73,363	$ 72,682	$ 75,982	$ 75,125	$ 74,179	$ 81,538	$ 83,672	$ 78,979	$ 82,355	$ 82,971
Non-GAAP general and administrative	$ 36,932	$ 39,193	$ 42,178	$ 46,480	$ 43,787	$ 46,642	$ 45,192	$ 51,850	$ 46,605	$ 50,625
Non-GAAP Operating Expenses	**$ 294,122**	**$ 298,432**	**$ 330,088**	**$ 340,933**	**$ 327,541**	**$ 350,294**	**$ 351,830**	**$ 374,159**	**$ 376,261**	**$ 393,274**
% of revenue	75%	78%	78%	72%	63%	66%	65%	63%	58%	59%

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Non-GAAP Operating Expenses exclude stock-based compensation expense and certain expenses that do not reflect our core operations and may vary significantly from period to period, including restructuring charges, impairment expenses, and certain legal and regulatory charges. Non-GAAP operating expenses also exclude transaction and risk loss and depreciation and amortization.

GAAP to non-GAAP reconciliation: incremental adj. EBITDA margin

(in thousands, except percentages)	Three months ended June 30, 2025	Three months ended June 30, 2026	Twelve months ended December 31, 2024	Twelve months ended December 31, 2025
Net Income (loss)	**$ (923,376)**	**$ 27,850**	**$ (25,344)**	**$ (1,009,936)**
Adjusted for:				
Depreciation and amortization expense	7,411	7,557	25,370	30,000
Other (income) expense, net[1]	(6,215)	(6,741)	(39,465)	(30,874)
Provision (benefit) for income taxes	(1,047)	213	2,610	831
Stock-based compensation and related payroll tax	928,062	71,198	29,845	1,092,844
Stock-based charitable contribution	11,168	1,495	0	11,168
Third-party processor termination costs[2]	0	0	0	32,564
Adjusted EBITDA	**$ 16,003**	**$ 101,572**	**$ (6,984)**	**$ 126,597**
Revenue	$ 528,149	$ 669,768	$ 1,673,269	$ 2,186,770
Net Income (loss) margin	(175%)	4%	(2%)	(46%)
Incremental net income (loss) margin	**–**	**672%**	**–**	**(192%)**
Adjusted EBITDA margin	3%	15%	(0%)	6%
Incremental adjusted EBITDA margin	**–**	**60%**	**–**	**26%**

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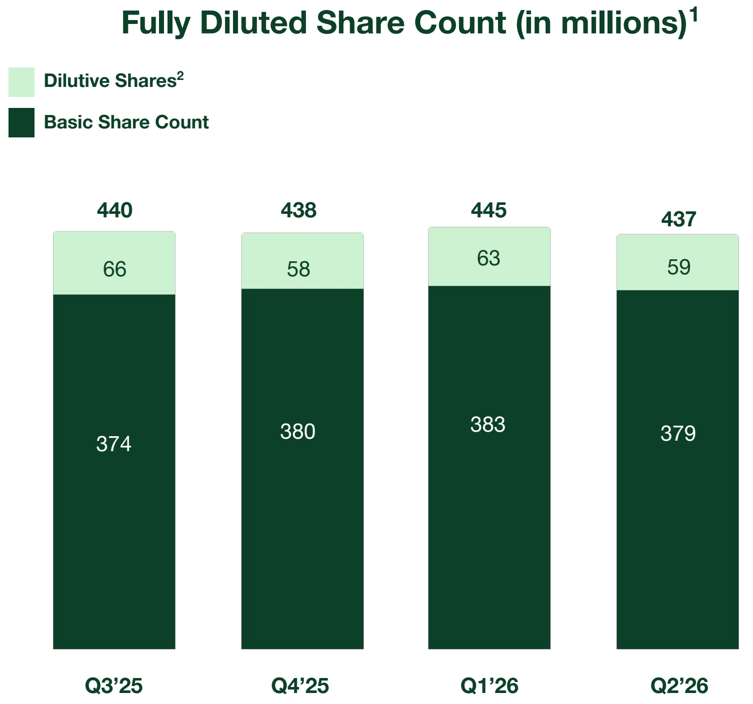
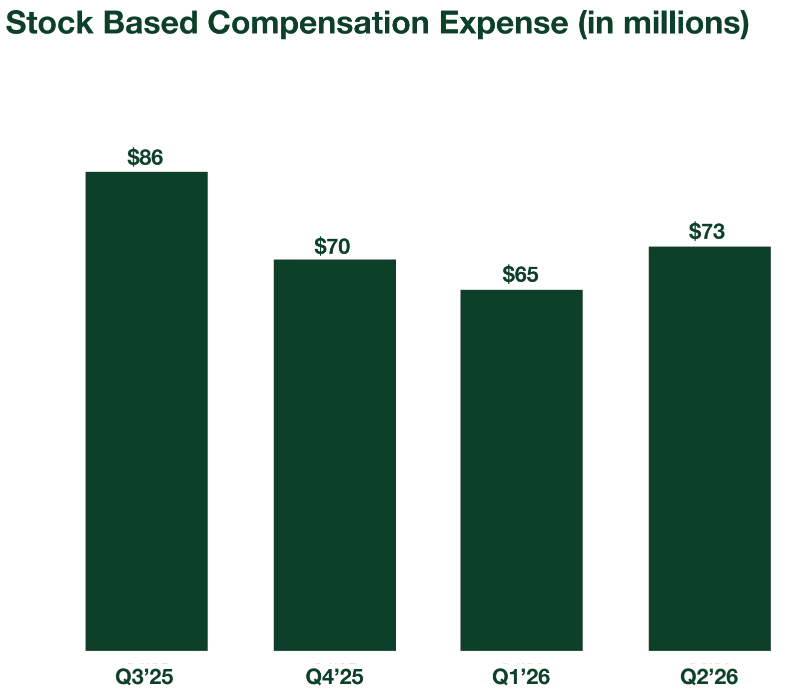
(1) Relates primarily to interest income, which consists of interest and dividends earned on our cash and cash equivalents and marketable securities
(2) Consists of one-time costs incurred in connection with ceasing the use of our third-party payment processor.

Estimated LTV:CAC

	Three months ended
	June 30, 2026
ARPAM	$ 260
Transaction Margin	73%
Active Member churn in second year and thereafter	10%
LTV	**$1,908**
CAC	$104
Active Member churn in first year	50%
CAC including Year 1 Churn	**$208**
LTV / CAC	**9.2x**

Stock based compensation totaled 11% of revenue in Q2





	Q3’25	Q4’25	Q1’26	Q2’26
SBC as % of Total Revenue[3]	16%	12%	10%	11%

(1) Excludes shares remaining for issuance
(2) Under GAAP, for any period with net income, diluted EPS is calculated using the treasury method for diluted shares, which may cause differences compared to diluted shares shown in this schedule dependent on Chime’s share price.
(3) SBC % of Revenue calculated as total employee and service provider awards divided by total revenue; includes stock-based charitable contribution expense

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Definitions

"Acquisition cost per new Active Member," or **"CAC"** refers to the total amount of the following expenses: advertising, brand marketing, referral bonuses, and other marketing incentives, incurred in the acquisition of new Active Members, divided by new Active Members acquired in that period.

"Active Member" refers to a member who has initiated a money movement transaction on our platform in the last calendar month of the applicable period. Member-initiated money movement transactions include, but are not limited to, purchases with Chime-branded debit or credit cards, funding a member account, withdrawing funds from an ATM, sending or receiving funds with Pay Anyone, or taking or repaying a MyPay advance or Instant Loan.

"Adjusted EBITDA" is defined as net income (loss), adjusted for (i) depreciation and amortization expense, (ii) other income (expense), net, (iii) provision (benefit) for income taxes, (iv) stock-based compensation expense including related payroll tax, and (v) certain expenses that do not reflect our core operations and may vary significantly from period to period, including restructuring charges, impairment charges, stock-based charitable expense, and certain legal and regulatory charges, as applicable.

"Annual Revenue Run Rate" is defined as quarterly revenue times four.

"Average Revenue per Active Member," or **"ARPAM"** is defined as revenue generated in the calendar quarter multiplied by four and divided by the average of the number of Active Members at the end of the prior quarter and the end of the current quarter.

"Gross profit" is defined as revenue less cost of revenue.

"Incremental adjusted EBITDA margin" is defined as the period on period change in adjusted EBITDA divided by the period on period change in revenue.

"LTV" is defined as ARPAM times transaction margin divided by the average churn rate in the cohort's second year and thereafter.

"**Margin"** is defined as percentage of revenue.

"MyPay transaction margin" is defined as MyPay revenue net of MyPay transaction losses, divided by MyPay revenue.

"Outbound Instant Transfer," or **"OIT"** is an 'OCT (Original Credit Transaction) push' transaction that allows members to transfer funds instantly to an external account (e.g. P2P app, other bank account) directly from the Chime app over the Visa rails. **OIT volume** is total dollar volume of these transactions during a given period, net of any adjustments or refunds.

"Purchase Volume," or **"PV"** is defined as the total dollar value of member purchase transactions using Chime-branded debit or credit cards during a given period, net of any adjustments or refunds. Purchase Volume does not include other types of transaction volumes such as deposits, ATM withdrawals, SpotMe and MyPay advances, Instant Loans, sending or receiving funds with Pay Anyone, outbound instant transfers, and other types of ACH or direct debit transfers.

"Transaction profit" is defined as gross profit less transaction and risk losses. Transaction profit is a non-GAAP metric. We define **"transaction margin"** as transaction profit divided by revenue.

Definitions

Non-GAAP member support and operations: Member support and operations expense excluding stock-based compensation and certain expenses that do not reflect our core operations and may vary significantly from period to period.

Non-GAAP sales and marketing: Sales and marketing expense excluding stock-based compensation and certain expenses that do not reflect our core operations and may vary significantly from period to period.

Non-GAAP technology and development: Technology and development expense excluding stock-based compensation and certain expenses that do not reflect our core operations and may vary significantly from period to period.

Non-GAAP general and administrative: General and administrative expense excluding stock-based compensation expense and certain expenses that do not reflect our core operations and may vary significantly from period to period, including restructuring charges, impairment expenses, and certain legal and regulatory charges.

Non-GAAP Operating Expenses: Operating expenses excluding stock-based compensation expense and certain expenses that do not reflect our core operations and may vary significantly from period to period, including restructuring charges, impairment expenses, and certain legal and regulatory charges. Non-GAAP operating expenses also exclude transaction and risk loss and depreciation and amortization.

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